

Application for Rentstart Bond Loan

Step 1. About You

Personal details Title MISS **First Name** Amanda Middle Name(s) Marie **Last Name FOGARTY Date of Birth** 24/08/1984 What is your gender? **FEMALE** O No Will you need an interpreter for future interviews? Are you an employee of a social housing provider? O No Are you a current tenant of FACS Housing? O No **Address details Contact Address** 56 ROYAL STREET, NEW LAMBTON NSW 2305 I can't find the address from list Is this your residential address? Yes Mobile number 0481565345

Phone number	
I do not have my own contact number	
Email address	amandafogarty84@gmail.com
How do you prefer to be contacted?	Mobile
Background	
What is your country of birth?	AUSTRALIA
Are you an Australian citizen?	O Yes
Are you of Aboriginal and/or Torres Strait Islander descent?	O Yes
Select which applies to you	O ABORIGINAL
Do you have a Centrelink Reference Number?	O Yes

Income Confirmation Scheme - Consent to Contact

Consent to contact Centrelink

Please read and complete the following to authorise Centrelink to provide information to the Department of Communities and Justice to assess your eligibility for concessions or services provided by DCJ.

- I authorise DCJ Housing to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Centrelink Customer details and concession card status in order to enable the business to determine if I qualify for a concession, rebate or service.
- I authorise Services Australia to provide the results of that enquiry to DCJ Housing.
- I understand that Services Australia will disclose my personal information to DCJ Housing, including my name, address, payment type, payment status, income, assets, one-off payments, deductions and shared care arrangements to confirm my eligibility for DCJ Housing services.
- I understand that this consent, once signed, remains valid while I am a customer of DCJ Housing unless I
 withdraw it by contacting DCJ Housing or Services Australia. I can get proof of my circumstances or details
 form Services Australia and provide it to DCJ Housing so they can determine eligibility for DCJ Housing
 Services.
- I understand that if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for services provided by DCJ Housing.

More information about the Centrelink Confirmation eServices is available from a Services Australia office or on the Services Australia website at: http://www.humanservices.gov.au

Centrelink Reference Number

203466185X

This person gives permission for DCJ to perform an enquiry of their Centrelink account	O Yes
Do you give consent for DCJ to check your identification electronically?	O Yes
Please choose one form of identification to check	Medicare Card
Medicare Card Details	
First name	Amanda
Middle name	М
Surname	Fogarty
Date of birth	24/08/1984
Card number	2549820643
Individual reference number	1
What colour is this Medicare card?	Green
Expiry	06/2026
Verified	
Please provide an identification decument	Facety Amanda Maria Mirra Madirana O
Please provide an identification document	Fogarty, Amanda Marie Miss - Medicare Card.jpg
Document type	Medicare Card
Please provide an identification document	Fogarty, Amanda Marie Miss - Centrelink Reference Card.jpg
Document type	Centrelink Reference Card

Step 2. Additional Persons

Are there any other additional persons who will be living with you?



Step 3. Your Circumstances

Current Living Arrangements

Where have you been staying?	Refuge
Do you need to leave the place you are staying?	O Yes
When do you need to leave?	11/10/2024
Do you have somewhere safe to stay tonight?	O Yes
Are you homeless at the moment?	O No
Are you at risk of becoming homeless sometime soon?	O No
Additional Assistance	
Do you wish to apply for additional assistance?	O No
Have you had any previous assistance from FACS in the last twelve months?	O Yes
What assistance was provided?	Link 2 HOME

Income and Assets: Amanda Marie FOGARTY (You)

Income Details

da Marie Miss - Centrelink Income
ne Statement
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Income type	Centrelink
Weekly amount	\$900

Bond Loan Deduction Details

You will be required to complete this section in order for Centrelink to send your bond loan payment directly to the Department of Family and Community Services (FACS). FACS will credit your payment to the account for your bond loan.

Estimate of repayments

Bond Amount	Maximum fortnightly payment
\$400 - \$800	\$31.00
\$801 - \$1,200	\$47.00
\$1,201 - \$2,000	\$77.00
\$2,001 - \$5,000	\$208.00

This table sets out the maximum amount you will pay towards the bond loan. You will be advised of the exact amount over the phone by the Housing Contact Centre and you can approve any adjustments at that time. A

letter will be sent to confirm the repayment amount together with a copy of the Terms and Conditions.

- I authorise FACS to confirm information provided by me with any third party and for any such third party to provide FACS any relevant documentation or information sought by FACS when determining or supporting this authority.
- I authorise Centrelink to take out of my Centrelink payment, amounts in respect to the agreement with FACS and pay the amounts stated above directly to FACS.
- I agree that in the event of my Bond Loan account falling into arrears, I authorise FACS to increase my fortnightly payment by up to ten dollars (\$10) until the arrears have been fully repaid.
- I understand that if my rent or income, or other amounts change, FACS will tell Centrelink and the new amount will be taken out of my Centrelink payment from the next available pay date.
- I understand that it is my choice to have the above amounts deducted from my Centrelink payment and that I can withdraw from the scheme at any time.
- I agree that if a person other than the Borrower contributes to payments that are the Borrower's legal responsibility, no rights or claims against FACS are conferred on that person.
- I agree that the rights and obligations of FACS to any Bond Loan client are not diminished in any way by the fact that current payments are received from Centrelink.
- I authorise FACS to deduct Bond Loan payments from my Bond Loan account. In the event that an
 additional Bond Loan is approved, I authorise FACS to transfer any Bond Loan payments to the new
 account.

I agree to these terms	
Asset Details	
Asset Details	
Does this person have any cash, savings or assets?	O No
Property Details	
Does this person own any property?	○ No
Child Support Details	
Does this person pay Child Support?	○ No

Step 5. Property Information

Address of Rental Property I can't find the address from list Real Estate Agent or Landlord Email Address Agent or Landlord Email Confirm email address Business Contact Details Real Estate Agency/Landlord name Maison property Contact name N woo

Step 6. Property Information Form

Property Address Address of Rental Property 104 JANET STREET, NORTH LAMBTON NSW 2299 I can't find the address from list **Tenant Details** Name(s) of applicant(s) for the property Amanda Marie FOGARTY Number of people moving into the property? **Lease Details** When is the client due to sign the lease? 08/10/2024 What is the length of the lease? 6 **Accommodation type** Other Please specify Room How many bedrooms are included in the lease? 1 **Rental Finance Details Weekly Rent** \$235 Has a holding deposit been paid? O No **Bond Required** \$940 **Advanced Rent Required** \$470 Total amount required \$1410

Real Estate Agent Information

Real Estate/Landlord Business Entity name	Maison Property Management Group
Real Estate/Landlord Trading name	Maison property
Contact name	N woo
ABN	82638393183
Address Line 1 (Unit and Street No)	40
Address Line 2 (Street Name)	Gavey Street
Suburb, town or city	Mayfield
State	New South Wales
Postcode	2304
Email address	n.woo@maisonpm.com.au
Contact phone number	0249676723
Fax Number	

Agent Declaration

I have reviewed the above details and verify that they are correct.	✓
Do you use the Rental Bond Online (RBO) service?	O Yes
Preferred Bond Option	Electronic (RBO)
What forms of identification did you use to confirm the applicant?	✓ Medicare card✓ Birth certificate✓ Other
Please specify	Photo Card

- I declare that all of the information I have provided is true and correct to the best of my knowledge.
- I acknowledge that there are penalties under the Housing Act 2001 for making false statements or representations in assisting others to obtain accommodation or other benefits from the NSW Department of Family and Community Services.



Terms & Conditions Declaration



Terms and Conditions of the Online form:

These Terms and Conditions describe your rights and responsibilities as a user of the online forms and related online services through the <u>FACS Housing website</u> (<u>www.facs.nsw.gov.au/housing</u>).

By downloading and accessing any online form on the Website, you agree to be bound by these Terms and Conditions. You must agree to these Terms and Conditions before you can complete your online form. If you want to complete any additional online forms, you must agree to a new set of terms and conditions at that time.

The online service is hosted by Amazon Web Services, Sydney region and governed by the Department of Family and Community Services (FACS).

FACS Housing may make changes to these Terms and Conditions at any time. You should review these Terms and Conditions each time you access this Website.

These Terms and Conditions supersede and replace any terms you may have previously accepted governing this online service.

Your Obligations

You have certain responsibilities when using the online form on the Website and dealing with FACS Housing regarding your online forms.

Access and Use

For each online form you begin, you will be given a unique online form transaction number (*Form ID*). You must keep this Form ID secure at all times and not disclose it to anyone else. You acknowledge that:

- You are responsible for your online form whether or not you have authorised anyone else to assist you.
- You are not allowed to access any other person's online form.
- You must ensure that any personal details you provide to FACS Housing are accurate and kept up to date.
- You are required to advise us should any of the details or other personal information that you provide to us change. This includes (but is not limited to) your contact details and financial situation.
- You provide FACS Housing with the relevant consents to assist you assessing the most appropriate housing assistance for you.

Consent

Your consent is a critical element to using this service. Without your consent, FACS Housing cannot collect, use, store or share your personal information, share it with other governmental agencies to assist you, or provide you with any of our products and/or services.

You hereby consent for FACS Housing:

- To collect, use, store and share your personal and health information in accordance with the FACS Privacy
 Notice
- To contact you by SMS, email, phone, post or any other channel which, in the opinion of FACS Housing, is appropriate.
- To validate and authenticate your identification documents and address with the relevant issuing agencies. We may verify these electronically through a secure document verification system.
- To collect, store and share personal information about you from/with other Australian government agencies.

Supporting Documents

We encourage you to upload as many supporting documents as you can at the time of lodgement to speed up the

assessment process.

To assist FACS Housing in the assessment of your request for housing assistance, the online forms allow for you to upload your supporting documentation prior to lodgement.

Information You Provide

The information you supply must be complete and accurate. If you supply, inaccurate or false information, FACS Housing may not be able to assess you for, or offer its, products and/or services. Giving false or misleading information is a serious offence. Providing incomplete, inaccurate or false information via an online form will be treated in the same way as providing incomplete, inaccurate or false information on a physical paper form or in person and may result in prosecution and civil or criminal penalties.

The **FACS Privacy Notice** forms part of these Terms and Conditions and applies to information that you provide to FACS Housing.

General

FACS Housing will become the owner of your information once you submit the form.

FACS Housing may choose to suspend the online form facility and close access to your un-submitted form(s) at any time for any reason.

If any of these Terms and Conditions are held to be invalid, unenforceable or illegal for any reason, the remaining terms will continue in full force.

These terms of use are governed by laws of the New South Wales and you agree to submit to the exclusive jurisdiction of the courts of New South Wales, Australia.

Notice and Declaration

Under the *Housing Act 2001* (NSW) a fine of up to \$2,200 and/or three months imprisonment applies for making a false statement or representation on this online form. Anyone who wilfully makes any false statements that result in them obtaining accommodation or other financial benefit of any kind may be refused further assistance by housing providers and/or be prosecuted.

Notice: Your personal information and any relevant health information provided on this form will be exchanged between social housing providers (public, community and Aboriginal housing) for the purpose of assessing your continuing eligibility for social housing and providing an appropriate service. DCJ may also collect information from your former social housing landlord or their agent (if you have one), including information about any debt.

Applicant Declaration

- I agree I have read, understood and accept all the Terms of Use including the FACS Privacy Notice.
- In accordance to Section 71 of the Housing Act 2001 and the Privacy and Personal information Protection Act 1998, I consent, direct and authorise FACS Housing to disclose personal information regarding myself for the purpose of processing this application. This consent shall include disclosure to the Rental Bond Board and any relevant estate agency.
- I also authorise FACS Housing to collect personal information regarding myself from any third party for the
 purpose of processing this application and direct such third party to provide to FACS Housing the information
 sought. This authority extends to and includes the collection of information from third parties arising from claims
 for bond at the conclusion of the lease.
- I understand there are penalties for giving false or misleading information.
- To the best of my knowledge, the information provided in this application form is correct.
- I understand that this application form and information I provide is collected stored and shared with other
 participating social housing providers as defined by Housing Pathways (https://www.facs.nsw.gov.au/housing/)

- I understand that the form is incomplete until the form is submitted and all requested supporting documents have been provided.
- I understand that completing this form without an assessment does not guarantee that I will be provided a housing product.
- I understand that by using the online form I also give consent to collecting, storing and using personal information by various government agencies and that I will also need to provide Income Confirmation Scheme Consent.
- I have reviewed the Bond Loan Terms and Conditions.

Family name	Given name(s)	Date of birth	Consent Given	Date
FOGARTY	Amanda Marie	24/08/1984	Yes	08/10/2024

Bond Loan Terms & Conditions



TERMS AND CONDITIONS

This Bond Loan Agreement outlines the terms and conditions of the Rentstart Bond Loan (also referred to herein as the "Bond Loan") and will be entered into between the client (the "Borrower") and the Department of Family and Community Services (FACS), (ABN 84 608 917 940), having its principal office at Level 2, 223-239 Liverpool Road, Ashfield NSW 2131.

1. FACS agrees to lend the rental bond

If approved for a Rentstart Bond Loan, FACS will give you a loan to pay part or all of a bond to set up a tenancy in the private rental market. FACS will pay the bond directly to the Rental Bond Board on your behalf.

2. Interest on the Bond Loan

The Bond Loan is interest free.

3. Payment of the Bond Loan to the NSW Fair Trading

- 3.1 FACS will pay the amount of the Bond Loan directly to NSW Fair Trading ("NSWFT") and provide a Rental Bond Lodgement Form to the landlord or agent.
- 3.2 The landlord or agent must lodge this form according to the timeframes prescribed in the Residential Tenancies Act 2010 (NSW). For example:
 - a bond paid to a landlord or person other than a landlord's agent, must be lodged 10 working days after the bond is paid
 - a bond paid to a landlord's agent must be lodged 10 working days after the end of the month in which the bond is paid.
- 3.3 If the landlord does not lodge the form in this timeframe, will contact you and the landlord or agent to pursue the lodgement of the form.

4. Conditions of the Bond Loan advance

FACS will cancel all bond assistance to you if:

- 4.1 FACS does not receive confirmation from NSWFT within three (3) months from the date of your Bond Loan Agreement that it has received a Rental Bond Lodgement Form from the landlord or agent.
- 4.2 You do not sign the Residential Tenancy Agreement with the landlord or agent.
- 4.3 The property that you live in and pay rent for is not the property noted on your Rentstart Bond Loan application.
- 4.4 You pay, or have paid, from your own money any part of the rental bond amount which was to be paid by FACS as part of your Bond Loan.

5. Your obligations to repay your Bond Loan to FACS

- 5.1 Your Bond Loan repayments will start three (3) weeks after FACS receives confirmation from NSWFT that the bond has been lodged with the Rental Bond Board.
- 5.2 You must repay the Bond Loan amount to FACS in fortnightly instalments until the Bond Loan is repaid in full.
- 5.3 You may make larger or additional payments off your Bond Loan at any time. Any larger or additional payments made by you are not refundable. These payments will reduce the amount you owe to FACS.
- 5.4 Your obligation to FACS will end when the Bond Loan is repaid.
- 5.5 Where you have a current Bond Loan with FACS and return for further assistance to start a new tenancy, you agree to repay the oldest bond loan debt first.

6. FACS' obligations to you

- 6.1 FACS will provide you with a quarterly account statement or you may request a statement at any other time.
- 6.2 FACS is not a party to your Residential Tenancy Agreement.

6.3 FACS will not take part in any dispute that may arise between you, the landlord and/or the agent regarding the bond or any dispute that may arise under the Residential Tenancy Agreement relating to the private rental property.

7. Non-payment of the Bond Loan

If you do not maintain your fortnightly repayments, or you do not pay the balance of the Bond Loan when you are required to do so, FACS may:

- 7.1 Require you to enter into a repayment arrangement where you pay off the arrears as well as the regular Bond Loan repayments.
- 7.2 Limit your access to further Rentstart assistance, including future Bond Loans, advance rent or assistance to pay rent arrears.
- 7.3 Require you to pay the whole of the Bond Loan immediately.
- 7.4 Take legal action against you to recover any debt.

If you experience any trouble in making your repayments, you should contact us on 1800 422 322 to discuss your options.

8. The Bond Loan is immediately due and payable

You are obligated to pay the remaining balance of your Bond Loan to FACS immediately if:

- 8.1 The tenancy for which the Bond Loan was provided ends, including where the tenancy ends before the fixed period of Residential Tenancy Agreement.
- 8.2 You have provided FACS with information that is false, including withholding relevant information which has made your application for the Bond Loan false and/or misleading.
- 8.3 You have not complied with an obligation under this Agreement.

9. Varying the Bond Loan Agreement

- 9.1 FACS will only vary this Agreement by changing your fortnightly repayment amount and/or the repayment term. Details of the variation will be provided to you in writing and will take effect from the date advised by FACS.
- 9.2 FACS will not alter any other aspect of this Agreement.

10. Shared households and Bond Loan Agreement

In cases where one or more persons from the same household have been approved for a Rentstart Bond Loan, only one applicant can be named as the Borrower. If you consent to be named as the Borrower on the Bond Loan Agreement, then you agree that:

- 10.1 You will be solely responsible (and solely liable) to repay the whole of the Bond Loan to FACS for each person in receipt of Rentstart assistance in your shared household.
- 10.2 For the purposes of repaying the Bond Loan to FACS, you can not at any time apportion responsibility for the payment of the loan to the other person/s that was approved for the Bond Loan with you.
- 10.3 While FACS retains an interest in the bond you will not be able to transfer the bond between tenancies or into another person's name.

11. Ending the Bond Loan Agreement

Your obligations under this Agreement will end when:

- 11.1 You have repaid the Bond Loan in full before the end of the tenancy.
- 11.2 You have repaid all the amount owing to FACS at the end of the tenancy.
- 11.3 Your private rental tenancy comes to an end and the landlord or agent's claim is equal to or is less than the amount you have repaid off the Bond Loan.

12. End of your tenancy and the refund of the rental bond

12.1 You understand that in accepting this current Bond Loan, DCJ Housing will advise NSWFT when a Bond Loan is paid in full.

You also understand and consent to DCJ Housing informing NSWFT of the following information of your Bond Loan account balance and any previous unpaid Bond Loan account balances while you have a bond held for the private rental property for which the Bond Loan was given:

- Providing daily or weekly updates of your current account balance for both the current and any previous unpaid bond loan account balances; and
- Updates each time a payment is made for both the current or any previous unpaid bond loan account balances.

This will apply to both current and any previous unpaid Bond Loans.

If you do not agree to some of the terms in this section, please email Rentstart@facs.nsw.gov.au or call the Housing Contact Centre to advise.

- 12.2 You consent to FACS withdrawing its stake in the bond held by the Rental Bond Board when the Bond Loan is repaid in full, while you are residing in the private rental property for which the Bond Loan was given.
- 12.3 You consent to FACS recovering any refund of the rental bond that is equal to, or is less than, the amount you still owe at the end of your tenancy under the Bond Loan from the Rental Bond Board.
- 12.4 FACS will reimburse you any amount you have paid off your Bond Loan, less any claim from your landlord or agent.
- 12.5 You can not recover any stake you may have acquired in the Bond from the Rental Bond Board until the term of the residential tenancy has ended.
- 12.6 You will not be able to transfer your interest in the bond to another person.
- 12.7 You will not be able to give your rights to a refund of the bond to another person.
- 12.8 You will not be able to transfer the bond to another property.
- 12.9 If the balance of the rental bond received by FACS from NSWFT is not enough to repay the Bond Loan in full, then you must pay the difference immediately.

13. Dishonour fees

- 13.1 Where any payment made by you under this Agreement is dishonoured by a financial institution and FACS pays a dishonour fee, FACS may charge you the dishonour fee.
- 13.2 FACS may add the dishonour fee to the total balance outstanding under the Bond Loan.

14. Administration fees

FACS will retain any interest earned on the bond as an administrative fee, where the amount of interest is less than \$10.

15. Your information

You give your consent for FACS to collect, use, hold and dispose of your information for the purpose of this Bond Loan Agreement.

NOTE: You have given your consent to enter into this Bond Loan Agreement therefore you are legally bound to comply with the terms and conditions contained in this document.

For information about your rights and responsibilities under this Agreement, contact LawAccess on 1300 888 529.

Applicant Declaration

- I have read the Rentstart Bond Loan Terms and Conditions.
- I have understood the Rentstart Bond Loan Terms and Conditions.
- Where needed, I have sought independent expert advice to have the Terms and Conditions explained to me.

Family name	Given name(s) Date of birth		Consent Given	Date
FOGARTY	Amanda Marie	24/08/1984	Yes	08/10/2024

Income Confirmation Scheme Consent Authority



All persons on this application wishing to participate in the Centrelink Income Confirmation Scheme are indicated on the consent table below.

This consent will be used for the sole purpose of authorising Centrelink to provide information to the Department of Family and Community Services (FACS) to assess your eligibility for concessions or services provided by FACS.

If you do not want Centrelink to provide your information electronically to FACS, you will need to obtain the information required from Centrelink yourself and provide it to FACS.

Agreement

- I authorise DCJ Housing to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my
 Centrelink Customer details and concession card status in order to enable the business to determine if I qualify for
 a concession, rebate or service.
- I authorise Services Australia to provide the results of that enquiry to DCJ Housing.
- I understand that Services Australia will disclose my personal information to DCJ Housing, including my name, address, payment type, payment status, income, assets, one-off payments, deductions and shared care arrangements to confirm my eligibility for DCJ Housing services.
- I understand that this consent, once signed, remains valid while I am a customer of DCJ Housing unless I withdraw it by contacting DCJ Housing or Services Australia. I can get proof of my circumstances or details form Services Australia and provide it to DCJ Housing so they can determine eligibility for DCJ Housing Services.
- I understand that if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for services provided by DCJ Housing.

More information about the Centrelink Confirmation eServices is available from a Services Australia office or on the Services Australia website at: http://www.humanservices.gov.au

Applicant Consent

Family name	Given name(s)	Date of birth	Consent Required		Centrelink Customer Reference Number	Date
FOGARTY	Amanda Marie	24/08/1984	Yes	Yes	203466185X	09/10/2024

Bond Loan Deduction Scheme Consent



Authorisation

- I authorise FACS to confirm information provided by me with any third party and for any such third party to provide FACS any relevant documentation or information sought by FACS when determining or supporting this authority.
- I authorise Centrelink to take out of my Centrelink payment, amounts in respect to the agreement with FACS and pay the amounts stated above directly to FACS.
- I agree that in the event of my Bond Loan account falling into arrears, I authorise FACS to increase my fortnightly payment by up to ten dollars (\$10) until the arrears have been fully repaid.
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- I understand that it is my choice to have the above amounts deducted from my Centrelink payment and that I can withdraw from the scheme at any time.
- I agree that if a person other than the Borrower contributes to payments that are the Borrower's legal responsibility, no rights or claims against FACS are conferred on that person.
- I agree that the rights and obligations of FACS to any Bond Loan client are not diminished in any way by the fact that current payments are received from Centrelink.
- I authorise FACS to deduct Bond Loan payments from my Bond Loan account. In the event that an additional Bond Loan is approved, I authorise FACS to transfer any Bond Loan payments to the new account.

Applicant Consent

Family name	Given name(s)	Date of birth	Consent Required	Consent Given	Centrelink Customer Reference Number	Date
FOGARTY	Amanda Marie	24/08/1984	Yes	Yes	203466185X	09/10/2024